

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JOHN L WERNER § Case No. :11-bk-20941  
CORINNE E WERNER §  
§  
§  
Debtor(s) §

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/08/2011.
- 2) The plan was confirmed on 06/07/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/06/2011.
- 5) The case was completed on 04/19/2016.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,522.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 30,079.08
Less amount refunded to debtor(s)	\$ 79.08
<b>NET RECEIPTS</b>	<b>\$ 30,000.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,527.30
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,027.30</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
OAK HARBOR CAPITAL LLC	Uns	6,559.00	6,747.03	6,747.03	509.76	0.00
ECAST	Uns	200.00	124.00	124.00	6.78	0.00
ALLY BANK SVCD BY ALLY	Sec	18,841.00	18,172.67	0.00	0.00	0.00
MACYS RETAIL HOLDINGS INC	Uns	600.00	621.79	621.79	33.85	0.00
ECAST	Uns	9,676.00	9,785.56	9,785.56	739.36	0.00
FIA CARD SERVICES	Uns	15,289.00	15,367.35	15,367.35	1,161.18	0.00
ECAST	Uns	3,849.00	3,875.16	3,875.16	293.11	0.00
PORTFOLIO RECOVERY	Uns	1,485.00	1,578.16	1,578.16	119.40	0.00
VANDA LLC	Uns	18,890.00	19,186.77	19,186.77	1,449.82	0.00
RBS CITIZENS NA	Uns	1,220.00	1,269.73	1,269.73	84.33	0.00
DITECH FINANCIAL LLC	Uns	147,254.00	148,011.63	148,011.63	11,183.99	0.00
PORTFOLIO RECOVERY	Uns	679.00	729.09	729.09	49.18	0.00
PORTFOLIO RECOVERY	Uns	9,040.00	9,117.92	9,117.92	688.92	0.00
ECAST SETTLEMENT	Uns	1,685.00	1,684.94	1,684.94	127.54	0.00
QUANTUM3 GROUP LLC	Uns	598.00	679.03	679.03	51.39	0.00
QUANTUM3 GROUP LLC	Uns	1,717.00	1,849.46	1,849.46	135.04	0.00
AMERICAN EXP CENTURION BANK	Uns	4,989.00	5,062.17	5,062.17	368.85	0.00
SANTANDER CONSUMER USA	Sec	27,474.00	27,089.09	531.93	531.93	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
SUSAN WERNER	Uns	0.00	111,677.17	111,677.17	8,438.27	0.00
PAUL H HERBEIN ESQ	Lgl	0.00	1,500.00	1,500.00	1,500.00	0.00
BAC HOME LOANS SERVICING	Sec	255,255.00	NA	NA	0.00	0.00
SUSAN WERNER	Sec	80,000.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 531.93	\$ 531.93	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 531.93</b>	<b>\$ 531.93</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 337,366.96</b>	<b>\$ 25,440.77</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,027.30
Disbursements to Creditors	\$ 25,972.70
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 30,000.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2016

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.